

Information to identify the case:

Debtor 1:	Peter Kuchen	Social Security number or ITIN:	xxx-xx-2373
	First Name Middle Name Last Name	EIN:	--
Debtor 2:	Virginia Kuchen	Social Security number or ITIN:	xxx-xx-4487
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	7 5/20/18
Case number:	18-20192-CMG	Date case reconverted to chapter:	7 2/19/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Peter Kuchen	Virginia Kuchen
2. All other names used in the last 8 years		aka Virginia Burgess
3. Address	898 Sandy Circle Manahawkin, NJ 08050	898 Sandy Circle Manahawkin, NJ 08050
4. Debtor's attorney Name and address	Steven J. Abelson Abelson Law Offices 80 West Main Street PO Box 7005 Freehold, NJ 07728	Contact phone 732-462-4773
5. Bankruptcy trustee Name and address	Thomas Orr Law Office of Thomas J. Orr 321 High Street Burlington, NJ 08016-4496	Contact phone (609) 386-8700

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 7/16/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	August 21, 2019 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/21/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Peter Kuchen
 Virginia Kuchen
 Debtors

Case No. 18-20192-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

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 Total Noticed: 47

Date Rcvd: Jul 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2019.

db/jdb #+Peter Kuchen, Virginia Kuchen, 898 Sandy Circle, Manahawkin, NJ 08050-2548
 517541876 +Advanced Radiology South, P.O. box 6750, Portsmouth, NH 03802-6750
 517541877 +Andrea Visgilio-McGrath, LLS, 150 Clove Rd, 2nd floor, Little Falls, NJ 07424-2139
 517541878 +Atlantic Radiologists, c/o Rickart Collection Systems, 575 Milltown Road, P.O. Box 7242, North Brunswick, NJ 08902-7242
 517541879 +Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
 517541880 +Basepointe-HM, 3225 North Star Circle, Louisville, TN 37777-5059
 517541881 +Bureau of Accounts Control, P.O. Box 538, Howell, NJ 07731-0538
 517541883 +Celentano, Stadtmauer & Walentowicz, Notchview Office Park, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
 517541887 +Commonweath Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
 517748309 HSBC Bank USA, National Association as Trustee for, 1000 Blue Gentian Road, Eagan MN 55121-7700
 517541891 +Lyons, Doughty & Veldhuis, P.O. Box 1269, Mount Laurel, NJ 08054-7269
 517541892 +Maryland Transportation Authority, P.O. Box 17600, Baltimore, MD 21297-1600
 517541894 +NJ Acute Care Specialists, P.O. Box 630707, Cincinnati, OH 45263-0707
 517541895 NJ Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112
 517541896 +NJ Dept of Labor & Workforce, P. O. Box 951, Trenton, NJ 08625-0951
 517541897 +NJ E-ZPass Violations Processing, P.O. Box 52005, Newark, NJ 07101-8205
 517541898 +NJ Turnpike Authority, 581 Main Street, P.O. Box 5042, Woodbridge, NJ 07095-5042
 517541899 +Office of the NJ Public Defender, Hughes Justice Complex, 1st Fl, N-wing, 25 Market Street, P.O. Box 850, Trenton, NJ 08625-0850
 517541901 +Progressive Healthcare Systems, 3425 Pelham Road, Fort Worth, TX 76116-7320
 517541902 +Quality Asset Recovery, 7 Foster Avenue Ste 101, Gibbsboro, NJ 08026-1191
 517541905 +SOCH, 1140 Rte 72 West, Manahawkin, NJ 08050-2412
 517541903 +Selip & Stylianou, 199 Crossways Park Drive, Woodbury, NY 11797-2016
 517541904 +Shapiro & DeNardo, 14000 Commerce Pkwy, Ste B, Mount Laurel, NJ 08054-2242
 517794423 +Southern Ocean City Hospital, CCCB, POB 1750, Whitehouse Sta, NJ 08889-1750
 517541906 +Southern Ocean Primary Care, 53 Nautilus Dr, Ste B, Manahawkin, NJ 08050-2465
 518148103 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 518148104 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517541907 +Synergetic Communication, 5450 NW Central #220, Houston, TX 77092-2061
 517541909 USPS, San Mateo Service Center, 1630 W. Delaware Street, San Mateo, CA 94402

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: sjaesq@atrbklaw.com Jul 17 2019 00:23:53 Steven J. Abelson,
 Abelson Law Offices, 80 West Main Street, PO Box 7005, Freehold, NJ 07728
 tr +EDI: QTJORR.COM Jul 17 2019 03:38:00 Thomas Orr, Law Office of Thomas J. Orr,
 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 17 2019 00:25:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 17 2019 00:25:56 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517664274 EDI: RESURGENT.COM Jul 17 2019 03:38:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Reimbursement, Technologies, Inc., Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 517541882 +EDI: CAPITALONE.COM Jul 17 2019 03:38:00 Capital One, Bankruptcy Dept, P.O. Box 30273,
 Salt Lake City, UT 84130-0273
 517541884 +E-mail/Text: bankruptcy@certifiedcollection.com Jul 17 2019 00:25:46
 Certified Credit & Collection, P.O. Box 336, Raritan, NJ 08869-0336
 517680848 +EDI: CHRM.COM Jul 17 2019 03:38:00 Chrysler Capital, PO Box 961275,
 Fort Worth, TX 76161-0275
 517541885 +EDI: CHRM.COM Jul 17 2019 03:38:00 Chrysler Capital, Attention: Bankruptcy Dept,
 P.O. Box 961278, Fort Worth, TX 76161-0278
 517541886 +EDI: MID8.COM Jul 17 2019 03:38:00 Commerce Bank, c/o Midland Funding,
 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
 517541889 +EDI: HFC.COM Jul 17 2019 03:38:00 HSBC Mortgage Corp, P.O. Box 0241,
 Buffalo, NY 14270-0001
 517541890 +EDI: IIC9.COM Jul 17 2019 03:38:00 IC System, P.O. Box 64378, Saint Paul, MN 55164-0378
 517664273 EDI: RESURGENT.COM Jul 17 2019 03:38:00 LVNV Funding, LLC its successors and assigns as,
 assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 517541893 +EDI: MID8.COM Jul 17 2019 03:38:00 Midland Funding, 8875 Aero Drive, Ste 200,
 San Diego, CA 92123-2255
 517669969 EDI: Q3G.COM Jul 17 2019 03:38:00 Quantum3 Group LLC as agent for, CF Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788
 517794952 +E-mail/Text: bncmail@w-legal.com Jul 17 2019 00:26:09 SYNCHRONY BANK,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 47

Date Rcvd: Jul 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517541908 EDI: TDBANKNORTH.COM Jul 17 2019 03:38:00 TD Bank, Recovery Dept, P.O. Box 9547, Portland, ME 04112

517541910 +EDI: WFFC.COM Jul 17 2019 03:38:00 Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517541888 ##+Financial Asset Management, P.O. Box 451409, Atlanta, GA 31145-9409

517541900 ##+Phoenix Financial Services, P.O. Box 26580, Indianapolis, IN 46226-0580

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association as Trustee for GSMPs Mortgage Loan Trust 2005-RP1 cwohrlab@logs.com, njbankruptcynotifications@logs.com
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association as Trustee for GSMPs Mortgage Loan Trust 2005-RP1 rsolarz@kmlawgroup.com
Steven J. Abelson on behalf of Debtor Peter Kuchen sjaesq@atrbklaw.com, atrbkl@gmail.com;r49787@notify.bestcase.com
Steven J. Abelson on behalf of Joint Debtor Virginia Kuchen sjaesq@atrbklaw.com, atrbkl@gmail.com;r49787@notify.bestcase.com
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6